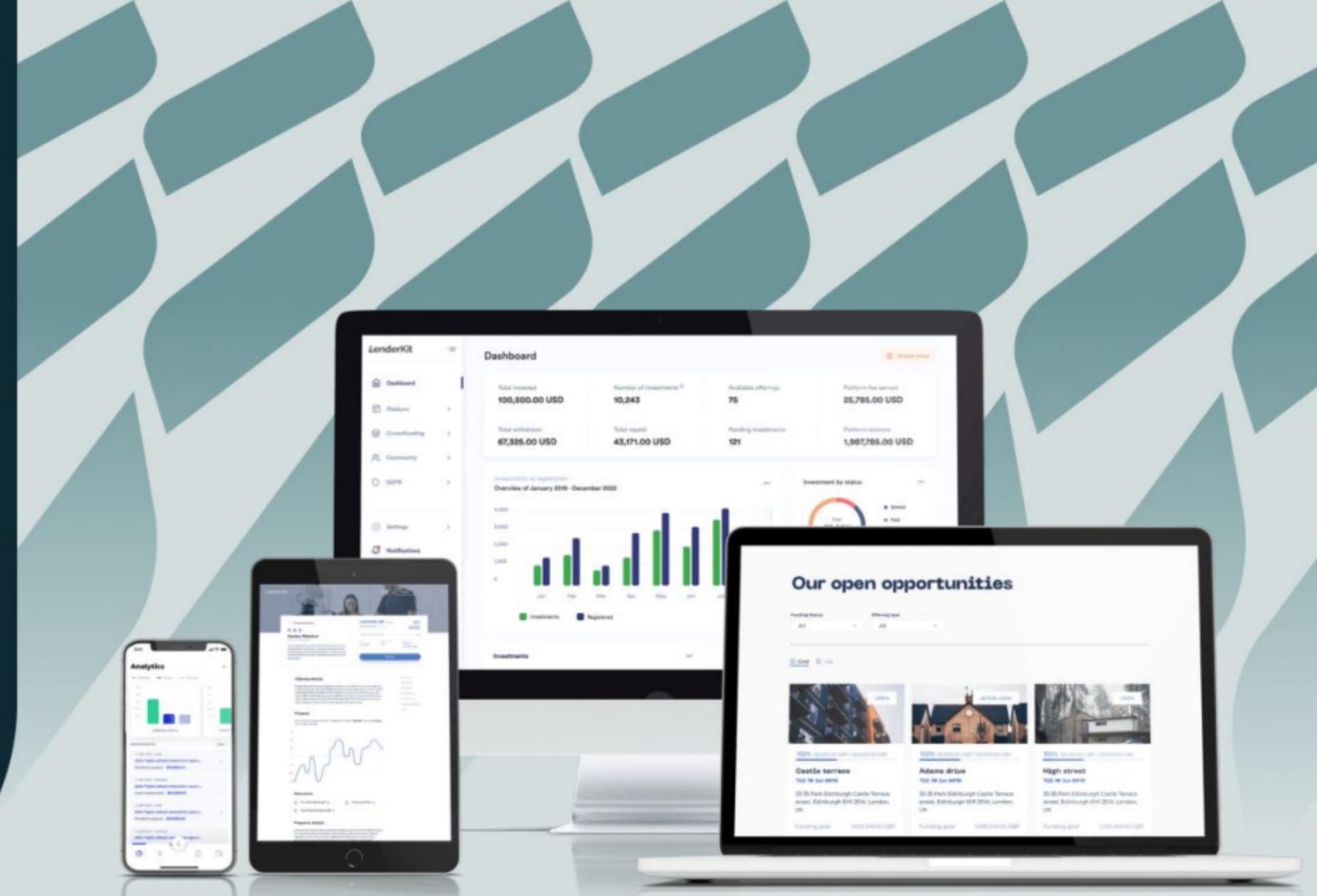


# LenderKit

Introduction to the LenderKit investment software, solutions for businesses, product features and customer success stories.



HOLLAND FINTECH



# About LenderKit

LenderKit is an investment and crowdfunding business automation software for:

- Investment firms
- Real estate developers
- P2P lending marketplaces
- Web3 DeFi platforms
- Investment marketplaces
- Venture capital firms
- Private equity companies

# Solutions for businesses

## Basic

Validate and test out ideas to find the right product/market fit. This solution is perfect for saving time and money as well as getting started quickly and off on the right foot.

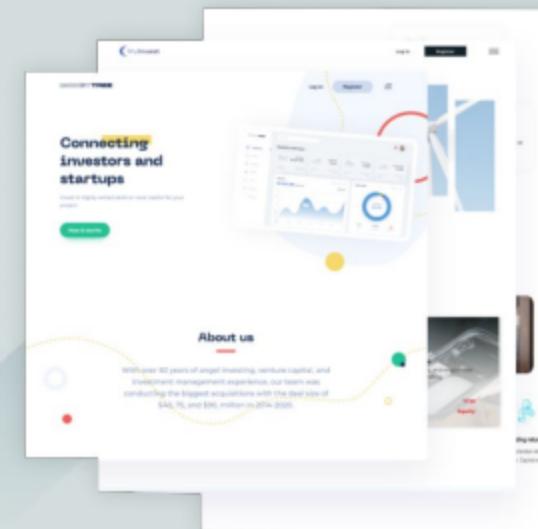
## Pro

Launch an operational MVP platform using our out-of-box solution to quickly build your audience and test the real life viability of your business model. Have more freedom over the software you're using.

## Enterprise

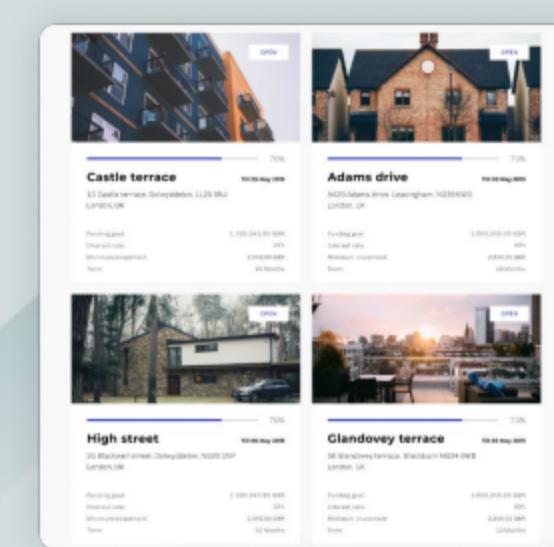
Scale your business with a fully-customisable crowdfunding platform, gain competitive advantage by having full control over your platform infrastructure, data and operations.

# Software overview



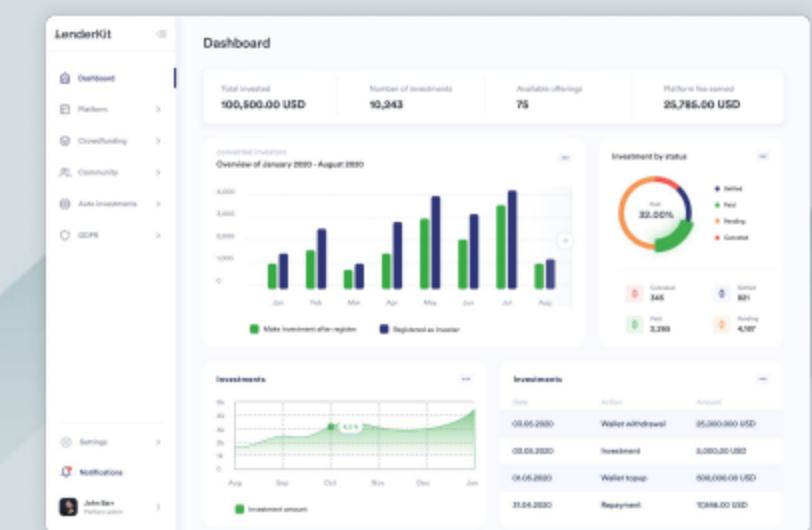
## Marketing Site

4 pre-built theme layouts that you can use to set up a crowdfunding website quickly. The site can be customized on demand.



## Investor Portal

The investor and fundraiser account area where users can interact with the crowdfunding and investment products offered by your business.



## Admin Portal

The admin area where you can manage users, transactions, investment campaigns, rounds, cap tables, fees, notifications, compliance and more.

# Regulations and compliance\*

Our clients launched LenderKit-based regulated platforms that complied with a variety of jurisdictions globally:

- SEC/FINRA (US)
- ECSPR (EU)
- FCA (UK)
- SAMA (KSA)
- CMA (KSA)

\* LenderKit offers in-built functionality to facilitate crowdfunding and investment operations in compliance with the regulations, however clients should seek regulatory approval of their platform on a case-by-case basis with the local authority.

# Investment flows we support

LenderKit allows you to operate a 360° platform and support multiple investment flows simultaneously:

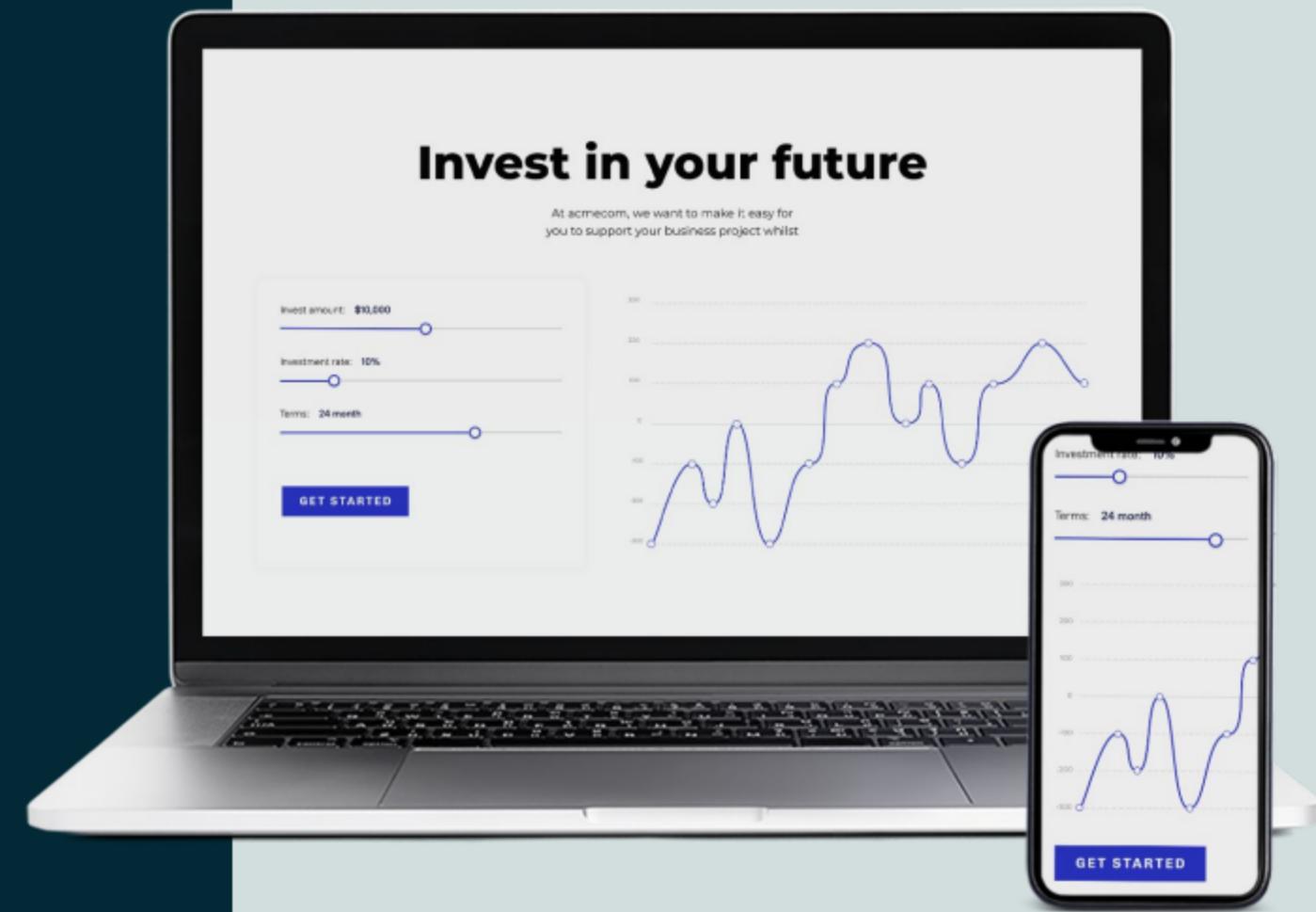
- Debt crowdfunding or P2P lending
- Equity crowdfunding
- Donation crowdfunding
- Rewards-based crowdfunding

# 360°

# Equity crowdfunding

Allow individual and institutional investors to invest in equity be it real estate, startups, agriculture, technology, or green energy.

LenderKit can be tailored to your particular industry, share types, reinvestment preferences, entitlement to dividends, payout schedules, deal sizes, user roles, etc. Request to create an advisor role and set up a secondary market, configure a reasonable fee structure to effectively monetise your platform.



# Peer-to-Peer lending

Build a P2P lending platform for SME or real estate financing.

LenderKit provides debt investment flow out-of-box including credit scoring statuses, loan calculator, etc. We can also help you build a more advanced loan management or micro-lending platform, but it requires a discovery phase and thorough business analysis to formalize the requirements.



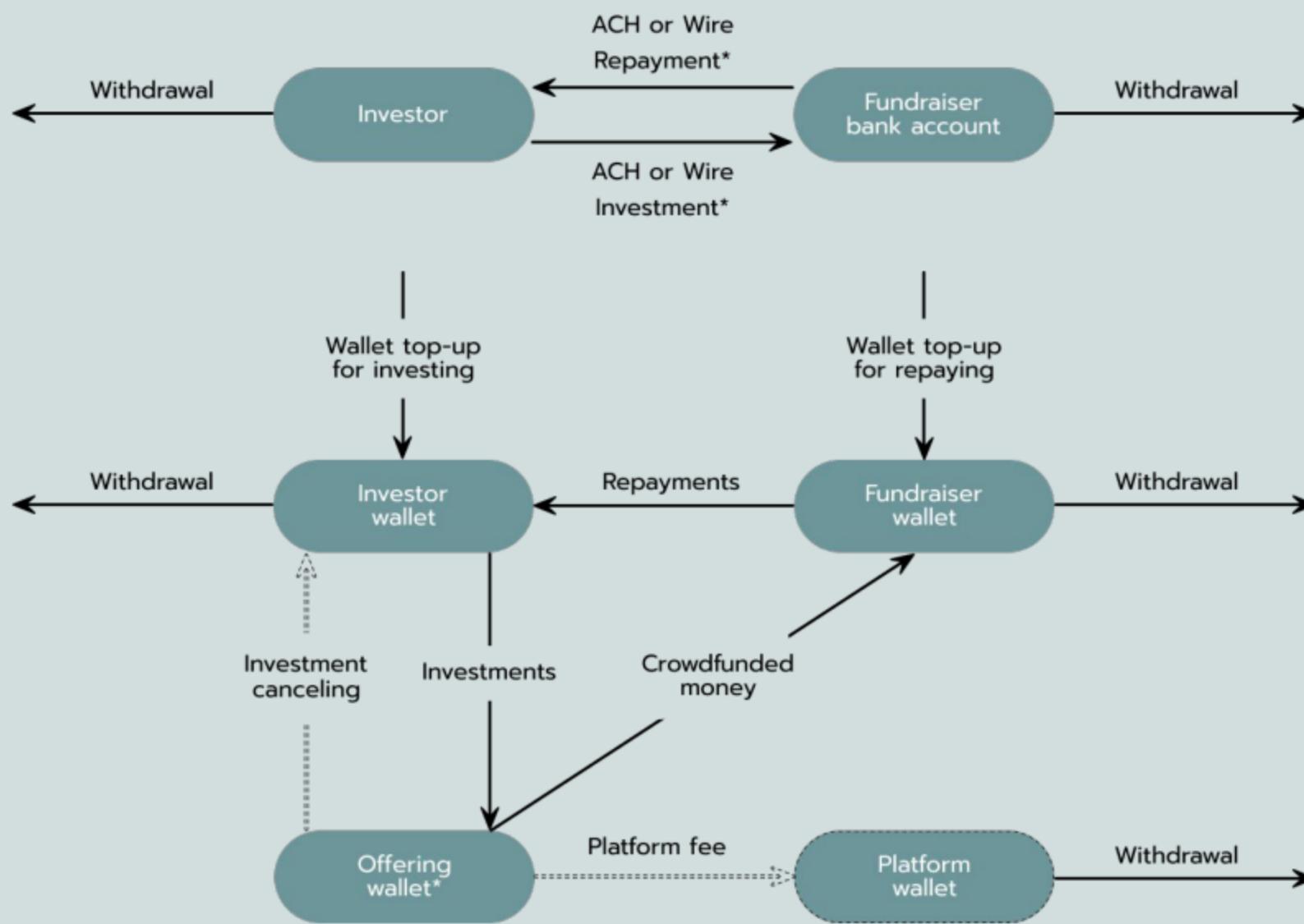
# Donation crowdfunding

LenderKit supports donation and reward-based crowdfunding flows which allows you to set up a niche-focused crowdfunding platform for impact investing and social deeds.

Whether you're focused on individual causes or corporate financing, LenderKit can be tailored to your business model. We can help you integrate: text-to-donate, social media donations, kiosk donations, etc.



# Money flow: Direct vs wallet-based



## Simplified direct money flow

In direct investing there's no “pre-funding”, the investment is made directly to the managed account.

The escrow account is not a part of a LenderKit-based crowdfunding platform.

## Simplified wallet-based money flow

A digital wallet enables pre-funding on a crowdfunding platform. Investors are able to top-up the wallet and then decide to invest later.

To be able to manage online wallets, you need to connect to a third-party payment gateway or have a license to manage client's money.

\* To manage client's money, you need a license or have an authorized third-party to help you facilitate transactions.

# LenderKit features

	Basic	Pro & Enterprise
Capital Raising Tools	Debt Investment Flow Equity Investment Flow Donation Fundraising Flow Rewards for Offerings Indicated Interest	Deferred Repayment Option Debt Auto-Investment Flow
Secondary Market	-	Secondary Market for Debt Secondary Market for Equity
Compliance Support		GDPR Compliance Support ECSPR Compliance Support SEC / FINRA Compliance Support
Transactions Management	Offline Payments Management Internal Wallets	Lemonway Payment Gateway MANGOPAY Payment Gateway North Capital Payment Gateway Fortress Payment Gateway <small>(third-party fees apply)</small>
Onboarding automation		Investor Categorization Investor Groups Jumio KYC Integration <small>(optional, third-party fees apply)</small> Private Data Room for Offerings Appropriateness Test Configuration

# LenderKit features

	Basic	Pro & Enterprise
Documents Management Automation		DocuSign Digital Signature HelloSign Digital Signature
File Storage and Management	Amazon S3 Object Storage (optional, can be stored on a local server)	MinIO Hybrid Storage
Out-of-box Integrations	Google reCAPTCHA AntiBot Protection Google Tag Manager Integration Google Address Autocomplete Social Login Application performance monitoring via Sentry	Google Analytics for Offerings Mailchimp E-mail Automation SMS Authentication via Twilio Google Authenticator IP Geolocation Single Sign On via Auth0 Polymesh Blockchain Integration Slack Notifications
Additional Modules	Transaction Fee Settings Multi-language and Translations Support (optional, charged extra) Custom Fields Management Offering Visibility for Different Users Public Offering Comments Contact Form for Investor Portal Platform Branding Management Content Management System Company Members Management	Cap Table Support Administrative Portal Permissions Management Web Browser Notifications for Admin Users Web Browser Notifications for Investor Portal Internal Investor Portal Notifications User Block List Management UBO (Ultimate Beneficial Owner) Dashboard Management Platform & Offering Agreements

# Out-of-box integrations

Name	Services	Coverage
<a href="#">Lemonway</a>	Payment processing, escrow, KYC, KYB, AML	EU, UK
<a href="#">MangoPay</a>	Payment processing, escrow, KYC, KYB, AML	EU, UK
<a href="#">NorthCapital</a>	Payment processing, escrow, KYC, KYB, custody	USA
<a href="#">Fortress</a>	Payment processing, custody, KYC, KYB, custody	Global
<a href="#">DocuSign</a>	E-sign & online document management	Global
<a href="#">Jumio</a>	Identity verification, KYC	Global
<a href="#">Polymesh</a>	DeFi	Global
<a href="#">Auth0</a>	Single sign on integration	Global
<a href="#">Google Authenticator</a>	Two-factor authentication (2FA)	Global
<a href="#">Google Analytics</a>	Analytics & user engagement monitoring	Global
<a href="#">Google reCaptcha</a>	Anti-bot protection	Global
<a href="#">Google Places Autocomplete</a>	Helps users fill in address in contact forms faster	Global
<a href="#">Mailchimp (Mandrill) or Mailtrap</a>	SMTP provider, transactional emails	Global
<a href="#">Sentry</a>	Application performance monitoring	Global
<a href="#">Slack</a>	Additional notification channel	Global
<a href="#">Twilio</a>	SMS 2FA code provider	Global

# Custom integrations 1

Name	Services	Coverage
<a href="#"><u>Plaid</u></a>	Open banking	Global
<a href="#"><u>Manigo</u></a>	Banking-as-a-Service platform	Global
<a href="#"><u>SagePay (Opayo - Trade Name, Evalon - Parent)</u></a>	Payments processing service	Global
<a href="#"><u>Checkout.com</u></a>	Digital payment for global businesses	Global
<a href="#"><u>Veriff</u></a>	KYC, KYB, AML, AI-based face verification	Global
<a href="#"><u>greenID (Vixverify)</u></a>	KYC, KYB, AML, AI-based face verification	Global
<a href="#"><u>Ondato</u></a>	KYC, KYB, AML, AI-based face verification	Global
<a href="#"><u>HelloSign</u></a>	E-sign & online document management	Global
<a href="#"><u>SendPulse</u></a>	Multi-channel marketing automation platform	Global
<a href="#"><u>SendGrid</u></a>	Transactional and marketing email	Global
<a href="#"><u>Locate</u></a>	Address validation & location intelligence	Global
<a href="#"><u>Azure</u></a>	Cloud storage	Global

Custom integrations are possible only within the "Enterprise" tier and require a discovery phase (research to gather requirements, analyze the integration, etc.) The discovery phase costs are calculated based on the agreed integration requirements.

# Custom integrations 2

Name	Services	Coverage
<a href="#"><u>Goji</u></a>	ISA, payment processing, escrow	UK
<a href="#"><u>PrimeTrust</u></a>	Payment processing, KYC, custody, crypto	USA
<a href="#"><u>SeamlessChex</u></a>	Payment processing, ACH, checks	USA
<a href="#"><u>Equity Trust</u></a>	Custody, IRA	USA
<a href="#"><u>Alinma Bank</u></a>	Virtual IBAN, payment processing	KSA
<a href="#"><u>ANB Bank</u></a>	Banking, payment processing	KSA
<a href="#"><u>Wathq</u></a>	Ministry of commerce database	KSA
<a href="#"><u>Yakeen</u></a>	KYC, identity verification	KSA
<a href="#"><u>Unifonic</u></a>	Customer engagement platform	KSA
<a href="#"><u>Focal</u></a>	AML compliance & fraud prevention solution	KSA
<a href="#"><u>Deewan</u></a>	SMS provider	KSA
<a href="#"><u>Rayah</u></a>	Text messaging	KSA
<a href="#"><u>Hyperpay</u></a>	Payment processing	MENA
<a href="#"><u>LeanTech</u></a>	Open banking	MENA

# Collaboration models

## White-label

The white-label option is best suited for startups and growing businesses with limited funding.

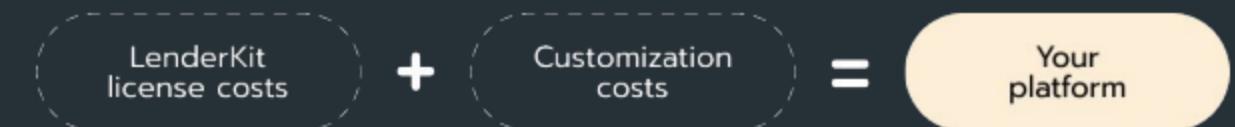
The solution comes with many out-of-box features that allow you to launch your investment platform quickly and start working with your investor and fundraiser network.

### Benefits:

- Easy to set up
- Fast go-to-market
- Business processes automation

## Custom

The custom approach is most preferred among large companies and established businesses that need expansion. Here is how the custom development model works:



### Benefits:

- Cut the development time in half by leveraging the existing framework
- Create a unique and competitive platform

# Success stories

Customers in different countries and from different industries whom the LenderKit team helped to launch:

- Online investment marketplaces
- P2P lending platforms
- Crowdfunding websites
- Web3 platforms
- Private placement portals

# Charm Impact

Headed by Gavriel Landau, the Co-founder at Charm, the company unites investors and fundraisers looking to develop clean energy solutions and combat climate change. Using a blended finance approach, Charm combines donations with debt financing to provide capital for the entrepreneurs to create life-changing solutions in Sub-Saharan Africa and Southeast Asia.

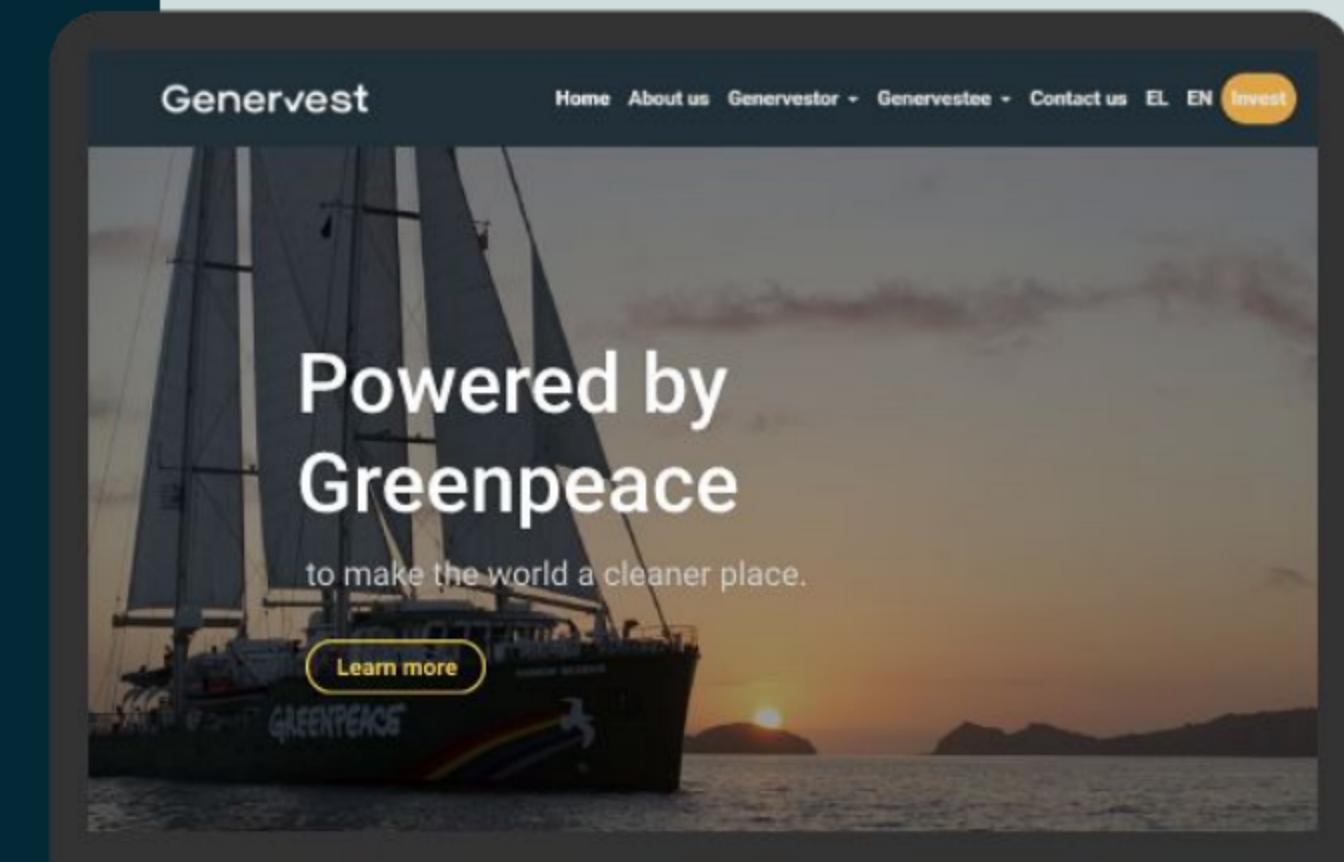
[Read case study](#)



Platform: P2P lending, donation crowdfunding  
Industry: Clean energy, impact investing  
Country: Sub-Saharan Africa & Southeast Asia

# Genervest

Genervest is a peer-to-peer investment platform that connects investors and startups to support renewable energy projects and battle climate change around the world. With strong support from Greenpeace, Genervest creates a new way to accelerate the energy transition and conserve the natural world.

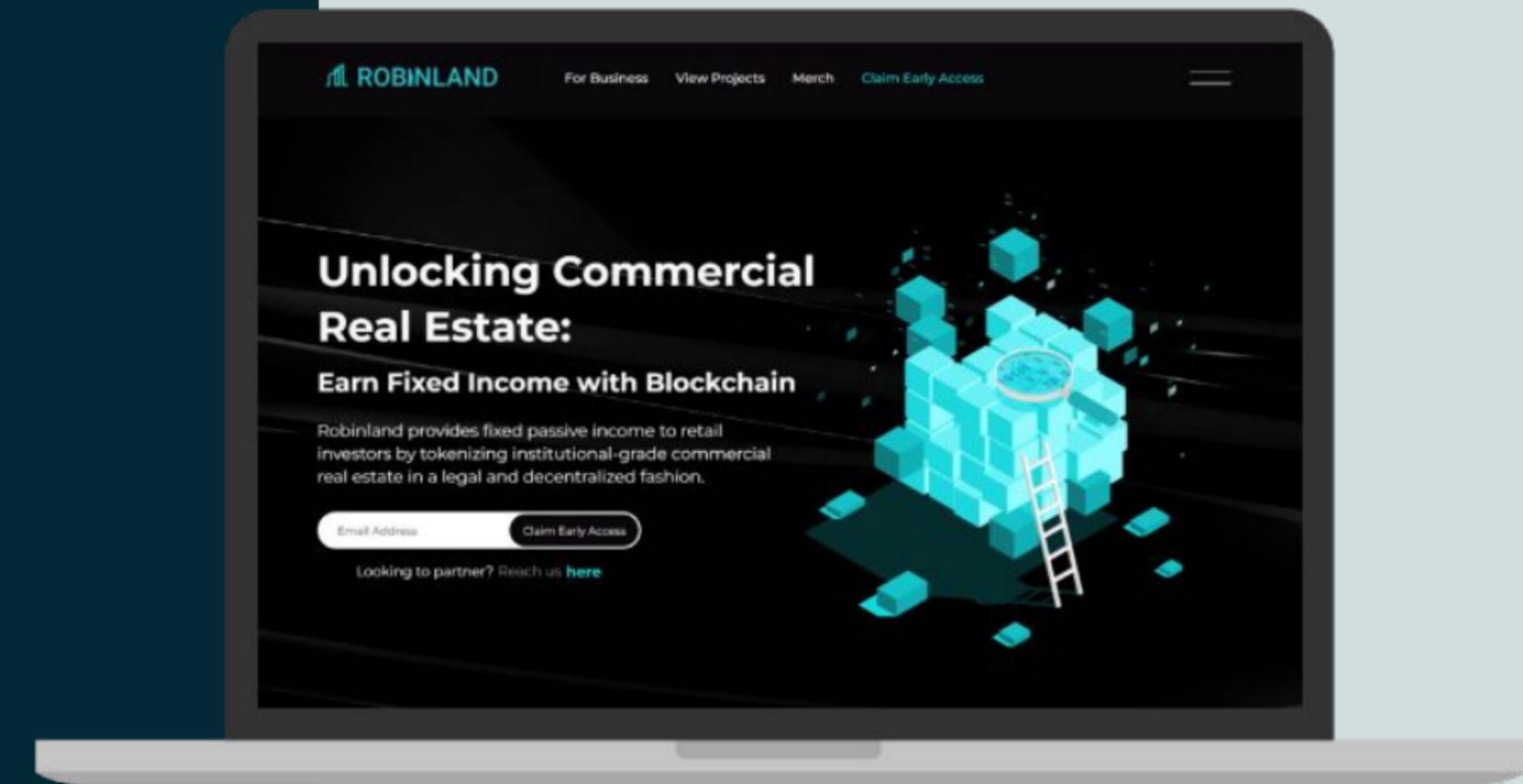
[Read case study](#)

Platform: Equity & debt crowdfunding  
Industry: Clean energy, Impact investing  
Country: Greece, Europe

# Robinland

Robinland is a crowdfunding platform focused on tokenizing commercial loans for real estate developers, providing fixed interest investment products for individual investors either using crypto or fiat payment.

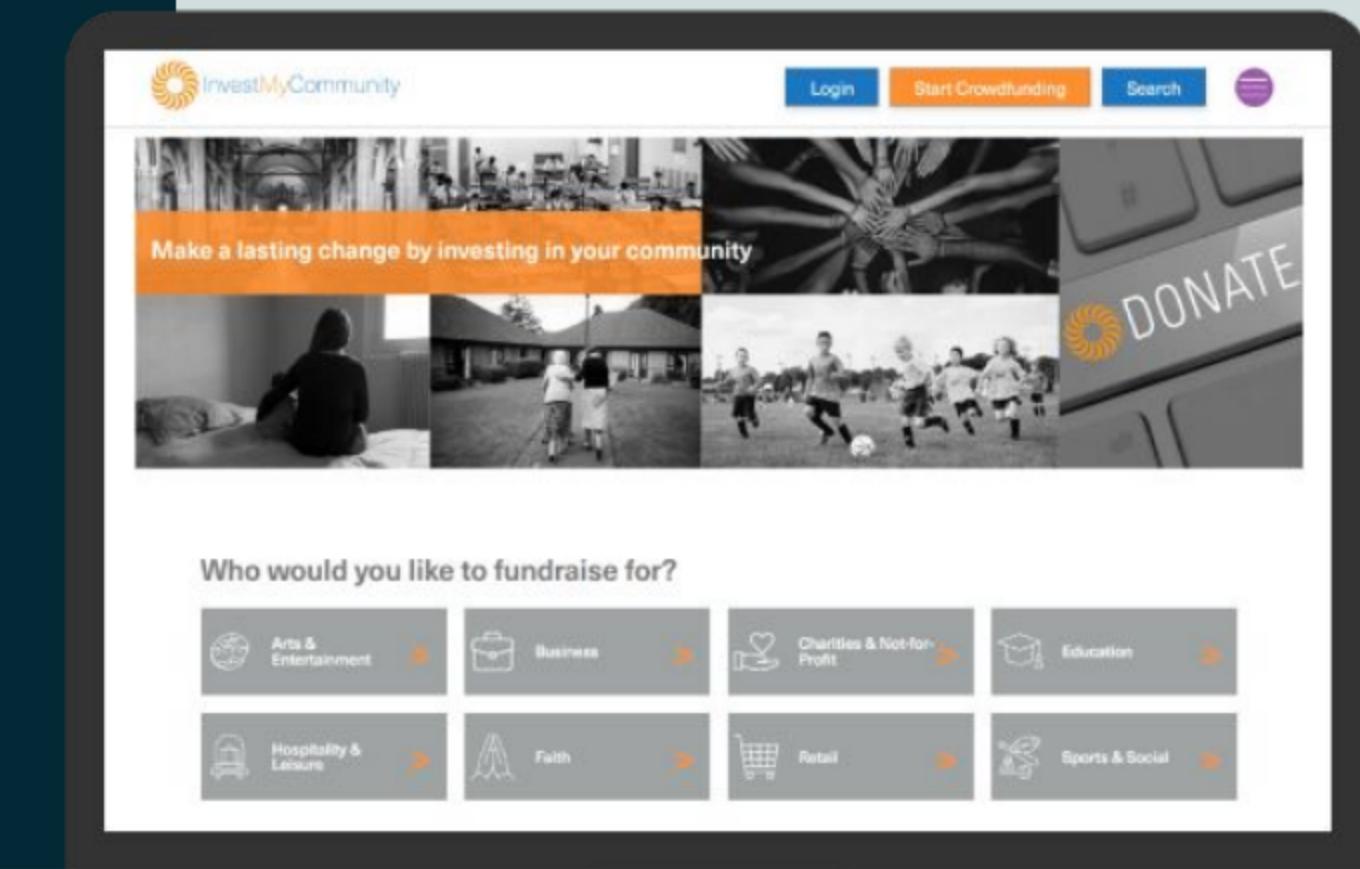
[Read case study](#)



Platform: Tokenized real estate crowdfunding  
Industry: Real estate  
Country: USA

# InvestMyCommunity

InvestMyCommunity is a donation crowdfunding platform in the UK supporting small charities and community organisations. The company helps fundraisers create, manage and promote campaigns to generate incremental revenue, or to raise capital for specific projects or initiatives.

[Read case study](#)

Platform: Donation  
Industry: Community projects  
Country: United Kingdom

# Forus

Forus is one of the first debt investment marketplaces registered and authorised by Saudi Arabian Monetary Authority (SAMA). Headed by Nosaibah Alrajhi, the CEO and Co-Founder at Forus, the company focuses on providing business loans and investment opportunities for SMEs and investors in the Kingdom of Saudi Arabia.

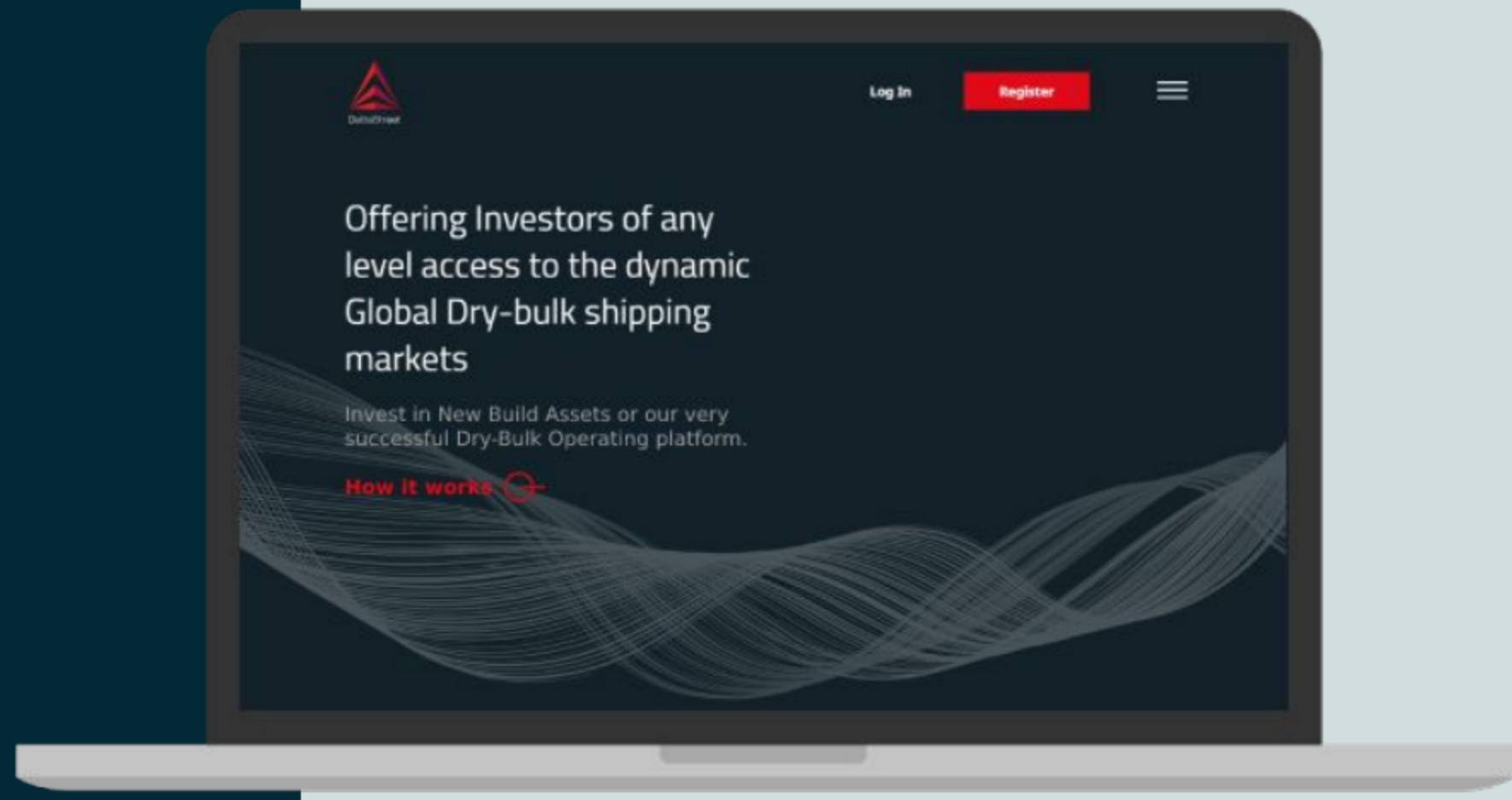
[Read case study](#)

Platform: P2P lending, debt crowdfunding  
Industry: SMEs  
Country: Saudi Arabia  
Shariah: ✓

# Delta

Delta Corp is a global business that operates in the UAE, India, Denmark, Singapore, Ireland and focuses on short and long term chartering of tonnage, cargo transportation, risk and asset management. The DeltaStreet project offers a distinct platform for investors to access Dry Shipping indexes without investing in asset-heavy shipping companies or ships.

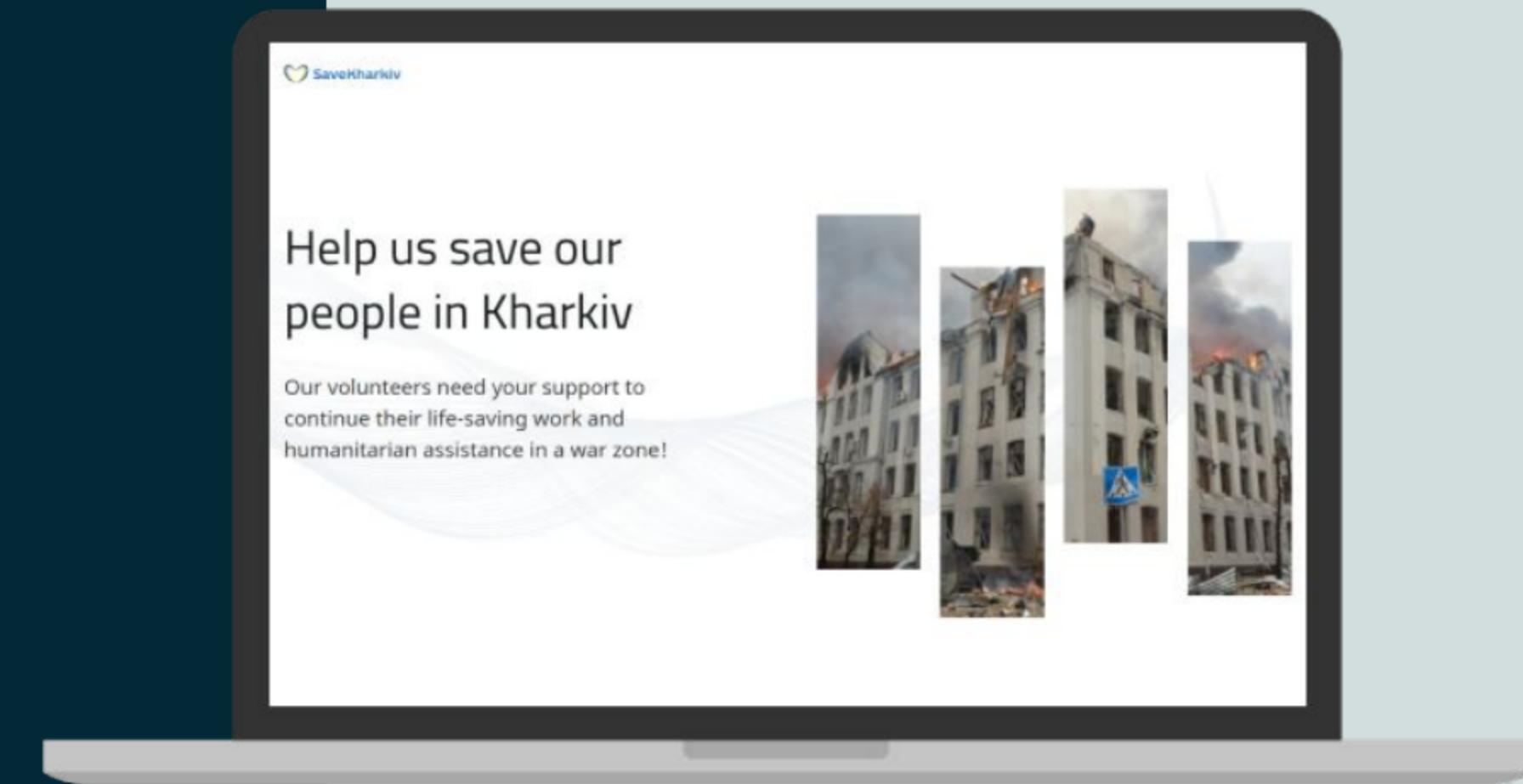
[Read case study](#)



Platform: Equity & debt crowdfunding  
Industry: Shipping  
Country: Worldwide

# SaveKharkiv

SaveKharkiv is a donation crowdfunding platform that we created in response to the humanitarian crisis as a result of the Russian-Ukrainian conflict. The purpose of the platform is to facilitate trusted humanitarian missions in the city of Kharkiv and deliver medications, food and protection gear to the people in need.

[Read case study](#)

Platform: Donation  
Industry: Humanitarian aid  
Country: Ukraine

# NEOM

NEOM is an accelerator of human progress and a vision of what a New Future might look like. It is a region in northwest Saudi Arabia on the Red Sea being built from the ground up as a living laboratory – a place where entrepreneurship will chart the course for this New Future.



Platform: Equity crowdfunding  
Industry: SMEs, internal projects  
Country: Saudi Arabia

# Luxury Shares

Luxury Shares is a first of its kind fractional ownership platform for real estate development companies and property owners. It provides easy access to the fractional market and works with real estate developers, realtors, vacation & travel companies, platforms & websites within travel & real estate markets.

The screenshot shows a mobile device displaying the Luxury Shares application. The top navigation bar includes a logo, a menu icon, a notification bell, and a user profile for 'Iron Man'. A banner on the right indicates 'NEXT VACATION IN 210 days'. The main content area is titled 'My properties' and lists 'Crystal river hillside residence'. Below the title, it says 'Purchased date: 22 May 2017 - 100% ownership'. A large image of a modern two-story villa with a pool is shown. To the right, there's a 'Share details' section with a button labeled '1 Share issued'. At the bottom, there's a 'GENERAL INFORMATION' section with a note about the villa's interior design and a 'Change payment method' button.

Platform: Fractional investment management  
Industry: Luxury real estate  
Country: USA

# Private Equity

A European private equity firm focuses on real estate funds and provides investment opportunities for high-net-worth and retail investors. By managing a fund organized by financial and banking professionals, the firm offers investors a diverse portfolio of the real estate investment opportunities.

[Read case study](#)



**Invest in private equity  
real estate deals**

Platform: Private equity  
Industry: Real estate  
Region: Europe

# What our customers say

5.0 

LenderKit designed and developed a secure website for an investment management platform. Ensuring privacy and stability, they used PHP, and did everything from the wireframes and mockups from scratch.

4.5 

LenderKit managed full stack development of a web app to produce an MVP for an investment firm. Following specifications, they adapted a proprietary solution. They integrated onboarding features and two APIs.

4.5 

They manage the project well and exhibit good communication skills. Additionally, the team's willingness to understand and cater to the business' mission sets them apart from other service providers.

# Contacts

## Trading Address

Fred. Roeskestraat 115 1076 EE,  
Amsterdam, Netherlands

## Legal Address

Lenderkit OÜ  
Sepapaja 6, Tallinn 15551, Estonia

## Email

[hello@lenderkit.com](mailto:hello@lenderkit.com)

